Fill in this information to identify the case:	
Debtor 1 LayTonya Denise Skipper	
Debtor 2	
(Spouse, if filling)	
United States Bankruptcy Court for the: Southern District of Mississippi Case number 24-02455	
Case number = 1 = 1 = 1 = 1	
Official Form 410S1	
Notice of Mortgage Payment Cha	ange 12/15
If the debtor's plan provides for payment of postpetition contractual installar debtor's principal residence, you must use this form to give notice of any c as a supplement to your proof of claim at least 21 days before the new payr	hanges in the installment payment amount. File this form
Name of creditor: 21st Mortgage Corporation	Court claim no. (if known): 3
Last 4 digits of any number you use to identify the debtor's account: 5 1 5 3	Date of payment change: Must be at least 21 days after date of this notice 05/01/2025
	New total payment: \$
Part 1: Escrow Account Payment Adjustment	
1. Will there be a change in the debtor's escrow account payment No Yes. Attach a copy of the escrow account statement prepared in a form the basis for the change. If a statement is not attached, explain when the basis for the change.	consistent with applicable nonbankruptcy law. Describe
Current escrow payment: \$240.15	New escrow payment: \$417.18
Part 2: Mortgage Payment Adjustment	
2. Will the debtor's principal and interest payment change based variable-rate account?	on an adjustment to the interest rate on the debtor's
No Yes. Attach a copy of the rate change notice prepared in a form consiste attached, explain why:	
Current interest rate:%	New interest rate:%
Current principal and interest payment: \$	New principal and interest payment: \$
Part 3: Other Payment Change	
3. Will there be a change in the debtor's mortgage payment for a	reason not listed above?
✓ No ☐ Yes. Attach a copy of any documents describing the basis for the chang (Court approval may be required before the payment change can to	
Reason for change:	
Current mortgage payment: \$	New mortgage payment: \$

	ayTonya Denise Skipper irst Name Middle Name Last Name	Case number (if known) 24-02455
Part 4: Si	gn Here	
The person telephone n	completing this Notice must sign it. Sign and print your name umber.	and your title, if any, and state your address and
Check the ap	propriate box.	
☑ Iam t	he creditor.	
□ Lamit	he creditor's authorized agent.	
	nder penalty of perjury that the information provided in t , information, and reasonable belief.	nis claim is true and correct to the best of my
¥ /s/· Brid	dget Baldau	Data 04/09/2025
Signature	aget Baldad	Date 04/09/2025
Print:	Bridget Baldau	Title Bankruptcy Coordinator
	First Name Middle Name Last Name	
Company	21st Mortgage Corporation	
	PO Box 477	
Address	Number Street	
	Knoxville TN 37901	
	City State ZIP Code	
Contact phone	800-955-0021 ext 1368	Email BridgetBaldau@
		21stmortgage.com

IN THE UNITED STATES BANKRUPTCY COURT FOR THE Southern DISTRICT OF Mississippi

IN RE: LayTonya Denise Skipper	, Debtor(s))))	CHAPTER: <u>13</u> CASE NO: <u>24-02455</u>
	CERTIFICATE	E OF SI	ERVICE
I,Bridget E	3aldau	, Bankrı	uptcy Coordinator for 21st Mortgage
Corporation, herby certify that of	on the 9th day o	f April	2025, a true exact copy of
Notice of Mortgage Payment C	hange was served	upon the	e following parties in this manner:
SERVICE BY ELECTRONIC Harold J. Barkley, Jr. P.O. Box 4476 Jackson, MS 39296-4476	C MAIL:		
Thomas Carl Rollins, Jr The Rollins Law Firm, PLL PO BOX 13767 Jackson, MS 39236	С		
SERVICE BY REGULAR M.	AIL:		
LayTonya Denise Skipper 3105 Parsons Rd. Raymond, MS 39154			

21ST MORTGAGE CORPORATION

/s/: Bridget Baldau



21st Mortgage Corp NMLS #2280

Knoxville, TN 37901 http://www.21stmortgage.com 1-800-955-0021 8AM-6PM EST Monday-Friday

Annual Escrow Account Disclosure Statement

LAYTONYA D SKIPPER C/O GRAYSON MORRISON P.O. BOX 13767 JACKSON, MS 39236

Statement Date: 04/03/25							
CURRENT	NEW PAYMENT						
PAYMENT	DUE 05/01/25						
	347.65						
	69.53						
)	.00						
240.15	417.18						
1,744.85	1,744.85						
1,985.00	2,162.03						
	CURRENT PAYMENT 240.15 1,744.85						

Explanation of the Projections for the Coming Year

The Projections for the Coming Year is a month by month estimate of activity in your escrow account over the next 12 months. Your current escrow balance and all anticipated payments to escrow and disbursements are included to determine the Projected Balance column. The Max Allowed Balance column reflects the amount allowed to be retained in the escrow account including the Max Allowed Cushion, also known as the max allowed low balance, as determined by Federal or State law. The lowest balance in the Projected Balance column (a) is compared to the lowest balance in the Max Allowed Balance column (b) to determine if a surplus or a shortage/deficiency exists.

dividing the Total Disbursements by is set up for biweekly payments) as Insurance premium, where applicable	nd adding	The state of the s
Total Tax		2857.83
Total Insurance		1314.00
Total Disbursements		4171.83
	÷	12
Mortgage Ins. (per payment)	+	00
Base Escrow Payment (1)	=	347.65

Anticipated Escrow Disbursements These are items expected to be paid from your escrow in the coming year. The Base Escrow Payment was calculated by

	To	From		Projected	Max Allowed
Month	Escrow	Escrow	Description	Balance	Balance
			Beginning Balance	-3804.19	1042.98
05/25	347.65			-3456.54	1390.63
06/25	347.65			-3108.89	1738.28
07/25	347.65			-2761.24	2085.93
08/25	347.65			-2413.59	2433.58
09/25	347.65			-2065.94	2781.23
10/25	347.65			-1718.29	3128.88
11/25	347.65			-1370.64	3476.53
12/25	347.65			-1022.99	3824.18
01/26	347.65	-2857.	33 County Tax	-3533.17	1314.00
2/26	347.65		· · · · · · · · · · · · · · · · · · ·	-3185.52	1661.65
03/26	347.65	-1314.0	0 Hazard Insurance	-4151.87 (a)	695.30 (b
04/26	347 65			-3804 22	1042 95

Determining Your Escrow Surplus or Shortage/Deficiency

The Max Allowed Cushion is the minimum balance 21st may require in your escrow account. The Max Allowed Cushion includes up to 2 months of escrow payments to cover increases to your property taxes and/or property damage insurance. The amount retained is determined by Federal

(a) Projected Low-Point:	-4151.87
(b) Max Allowed Cushion:	695.30
Total Escrow Shortage/Deficiency(-)	-4847.17

4171.80 How a Surplus will be Handled

-4171.83

If your Projected Low-Point (a) is greater than your Max Allowed Cushion (b), you have a surplus.

- If the surplus is \$50 or greater, Federal law requires that surplus to be returned to you within 30 days from the date of the analysis. If your account is less than 30 days past due, the overage check will be mailed to you under separate cover. If your account is over 30 days past due, the surplus will be retained in the escrow account until the account becomes less than 30 days past due.
 - If the surplus is less than \$50, Federal law allows the surplus to be retained in the escrow account as long as a credit is applied to the next year's escrow payments. If this credit is less than or equal to the Base Escrow Payment (1), it will be applied to the escrow payment as the Credit for Surplus <\$50 (3) above. If the credit will exceed the Base Escrow Payment (1), 21st Mortgage will elect to refund these funds. If your account is less than 30 days past due, the overage check will be mailed to you under separate cover. If your account is over 30 days past due, the surplus will be retained in the escrow account until the account becomes less than 30 days past due.
- If Your Projected Low-Point (a) is equal to your Max Allowed Cushion (b), you have neither a surplus nor a shortage or deficiency.

Determining the Escrow Payment for Shortage/Deficiency					
21" Mortgage has elected to use the <u>lowest</u> payment amount of the payment options below to collect Shortage/Deficiency. (See Payment Information table above)	Amount collected over 12 months	Amount added each payment			
21" Mortgage can choose to collect the deficiency/shortage balance over 12 months, including any amounts needed to reach the Max Allowed Cushion.	4847.17	403.93			
21" Mortgage can choose to collect only the deficiency/shortage balance over 12 months and elect not to collect additional amounts needed to reach the Max Allowed Cushion.	4151.87	345.98			
21^{st} Mortgage can choose to collect the entire deficiency/shortage over 12 months; however, we may elect to cap the escrow payment at $1/10^{th}$ of the projected annual escrow obligations ($1/22^{tot}$ if biweekly)	834.36	69.53 (2)			



21st Mortgage Corp NMLS #2280

PO Box 477 Knoxville, TN 37901 http://www.21stmortgage.com 1-800-955-0021 8AM-6PM EST Monday-Friday

Explanation of the Escrow Account History

- This statement itemizes your actual escrow account transactions since your previous escrow statement. The projections from your previous escrow analysis are to
 the left of the actual payments, disbursements, and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine
 where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected Max Allowed Cushion may or may not have been reached based on one or more of the following factors:

Paymen^{*}

- Monthly payment(s) received earlier than projected
- Monthly payment(s) received later than projected
- Previous overage was returned to escrow
- Customer deposited additional funds into escrow

<u>Taxes</u>

- Tax rate changed
- Assessed value changed
 Tax refund received
- New tax obligation paid
- Tax payment returned & voided
- Supplemental tax paid
- Tax bill paid earlier or later than projected

Insurance

- Premium changed
- Coverage changed
- Premium refund received
- New insurance obligation paid
- Lender placed insurance premium paidAdditional premium paid
- Insurance bill paid earlier or later than projected

Escrow Account History									
Payments to Escrow Disbursements from Escrow Escrow Balan						lance			
Month	Projected	Actua	1	Projected	Actual		Description	Projected	Actual
							Beginning Balance	.00	-2514.16
06/24		240.15	*					.00	-2274.01
7/24		240.15	*					.00	-2033.86
1/25					-2857.83	*	County Tax	.00	-4891.69
3/25					-1314.00	*	Hazard Insurance	.00	-6205.69
04/25		2401.50	* E				Anticipated Customer Pmt	.00	-3804.19

Total 2881.80 -4171.83

The last analysis projected the disbursements from your escrow account would be \$.00. The Max Allowed Cushion, as indicated with an arrow (<), should not have exceeded \$695.30. The Max Allowed Cushion is the amount allowed to be retained in the escrow account as allowed by Federal law or State law. The actual lowest balance was -\$6,205.69. Please see above for reasons the actual lowest balance may be higher or lower than the Max Allowed Cushion.

CORRESPONDENCE

General Correspondence: Loan Payments Only: Customer Inquiries

 21st Mortgage Corporation
 21st Mortgage Corporation
 21st Mortgage Corporation

 Attn: Customer Service
 P.O. Box 148
 Attn: Customer Inquiries

 620 Market Street, Ste. 100
 Memphis, TN 38101-0148
 620 Market Street, Ste. 100

 Knoxville, TN 37902
 Knoxville, TN 37902

For customers whose loan is secured by real property, inquiries under RESPA regarding possible errors in the servicing of your loan or requests for information must be sent to the Customer Inquiries address above. Please include your loan number on any paperwork sent.

IMPORTANT NOTICE: If you or your mortgage is subject to bankruptcy proceedings, or if you have received a bankruptcy discharge, this communication is for information purposes only and is not an attempt to collect a debt.

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